

Collect – Prepaid Product Agreement User Guide

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1. Introduction

The Bureau’s 2016 rule governing prepaid accounts, as subsequently amended, requires that prepaid account issuers submit to the Bureau the prepaid account agreements that they offer, subject to product testing and *de minimis* exceptions. This document refers to this as the prepaid product agreement (“PPA”) reporting requirements. Prepaid account issuers must make a submission to the Bureau within 30 days whenever a new agreement is offered, a previously submitted agreement is amended, or a previously submitted agreement is no longer offered.¹

This document provides a detailed walkthrough of how to create a prepaid product entry and upload an agreement for it, amend an agreement for an existing product, or withdraw a prepaid product entry using [Collect](#). Collect is the website through which issuers must submit their required agreements to the Bureau. The Bureau cannot accept prepaid product agreements through emails, handwritten forms, or faxed information. To access Collect, visit <https://collect.consumerfinance.gov>.

In addition to this detailed walkthrough of Collect, the Bureau has published additional resources to help financial institutions submit prepaid product agreements through Collect. These resources can be found on the Bureau’s Collect submission instructions page at <https://www.consumerfinance.gov/data-research/prepaid-accounts/issuer-instructions/>.

The Bureau has previously issued various implementation tools regarding the Bureau’s 2016 prepaid rule and subsequent amendments, including a small entity compliance guide, executive summary of the rule, summaries of key changes for payroll card accounts and government benefit accounts, a prepaid account coverage chart, a summary of the rule’s effective date provisions, and a guide to preparing the short form disclosure, among others. These materials can be found on the Bureau’s guidance and implementation website at <https://www.consumerfinance.gov/policy-compliance/guidance/prepaid-rule/>.

¹ See 12 CFR 1005.19 (effective April 1, 2019).

2. Registering with Collect

The Collect website requires every financial institution to register for login credentials prior to using the website. To register with Collect, a representative from a financial institution must complete the Collect registration form. The Collect registration form is found on the Bureau's Collect submission instructions page at <https://www.consumerfinance.gov/data-research/prepaid-accounts/issuer-instructions/>. The registration form requires the following information: the institution's name and headquarters location; the institution's identification number, which can be an LEI, RSSD ID, or Tax ID; and the name and contact information for a point of contact.

In addition to being the institution's primary contact for Collect, the point of contact will be assigned an account with privileges to add or remove user access for others at your institution. For example, the point of contact can provide a colleague access to Collect in order to make PPA submissions. If that colleague forgets or loses their login information, they can contact the point of contact to get help with accessing their login information. If a point of contact is unavailable, an employee is always able to contact the Collect Support team directly by emailing Collect_Support@cfpb.gov.

Once the registration form has been completed, the form should be emailed to Collect_Support@cfpb.gov.

After processing your institution's registration form, the Bureau's Collect team will send a welcome email to the point of contact listed on the registration form. The welcome email will contain information about logging in to Collect. The Collect website can be accessed at <https://collect.consumerfinance.gov>.

3. Create a prepaid product entry

Before uploading a prepaid product agreement, you must first create a new prepaid product entry.

1. From the Collect homepage, select ***'Upload agreement documents for a new prepaid product.'***

Home My Products & Accounts My TCCP Surveys



Prepaid account agreement submission

- [Upload agreement documents for a new prepaid product](#)
- [Upload amended agreement documents for an existing prepaid product](#)
- [Withdraw an existing prepaid product](#)
- [Update product information for an existing prepaid product](#)

2. Enter all required fields:

*Product Name: this is the name of the prepaid product.

*Issuer Name: this will be auto-populated when you enter your institution's name in 'Search Entities.'

Product Type: select one of the following: GPR (General Purpose Reloadable), Payroll, Government Benefits, Digital wallet/P2P, Prison Release, Refunds, Student, Tax, Travel, Other.

If Other, please specify: if you chose Other as Product Type, please respond.

*Initial Offer Date of Program: the date the program was first offered.

*Is there a Program Manager?: choose Yes or No.

Program Manager: if you chose Yes in the previous question, please note the name of the Program Manager.

*Are there Other Relevant Parties?: choose Yes or No.

Other Relevant Parties: if you chose Yes in the previous question, please note the name(s) of the Relevant Parties. Please enter a new line for each relevant party.

Note: All fields with a (*) next to them are required.

Select '**Confirm**' to proceed.

New Prepaid Product

<p>*Product Name ⓘ <input type="text"/></p> <p>*Issuer Name <input type="text" value="Search Entities..."/> <input type="button" value="Q"/></p> <p>Product Type <input type="text" value="--None--"/></p> <p>If Other, please specify <input type="text"/></p> <p>Other Relevant Parties ⓘ <input type="text"/></p>	<p>*Initial Offer Date of Program ⓘ <input type="text" value=""/></p> <p>*Is there a Program Manager? ⓘ <input type="text" value="--None--"/></p> <p>Program Manager ⓘ <input type="text"/></p> <p>*Are there Other Relevant Parties? <input type="text" value="--None--"/></p>
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3. After inputting information and selecting **‘Confirm,’** you will land on the ‘Add/Amend/Withdraw Agreements’ page.

Add/Amend/Withdraw Agreements

Intake
PRODUCT-166986

Withdraw Product
Edit

<p>Product Name ⓘ Prepaid Product Example ✎</p> <p>Issuer Name ****CFPB Test**** ✎</p> <p>Product Type GPR (General Purpose Reloadable) ✎</p> <p>If Other, please specify ✎</p> <p>Are there Other Relevant Parties? Yes ✎</p> <p>Other Relevant Parties ⓘ Other Relevant Party Example ✎</p>	<p>Status Active</p> <p>Initial Offer Date of Program ⓘ 3/25/2021 ✎</p> <p>Product Withdrawal Date ⓘ ✎</p> <p>Is there a Program Manager? ⓘ Yes ✎</p> <p>Program Manager ⓘ Program Manager Example ✎</p>
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Current Agreement for Prepaid Product Example

New Agreement

There are no existing agreements for this product. Please create a new agreement.

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
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4. Add an agreement for a prepaid product

1. From the 'Add/Amend/Withdraw Agreements' page, select '**New Agreement**' within the '**Current Agreement for (Prepaid Product Name)**' section.

Add/Amend/Withdraw Agreements

 Intake
PRODUCT-166986

[Withdraw Product](#) [Edit](#)

Product Name ⓘ Prepaid Product Example	Status Active
Issuer Name ****CFPB Test****	Initial Offer Date of Program ⓘ 3/25/2021
Product Type GPR (General Purpose Reloadable)	Product Withdrawal Date ⓘ
If Other, please specify	Is there a Program Manager? ⓘ Yes
Are there Other Relevant Parties? Yes	Program Manager ⓘ Program Manager Example
Other Relevant Parties ⓘ Other Relevant Party Example	

 Current Agreement for Prepaid Product Example

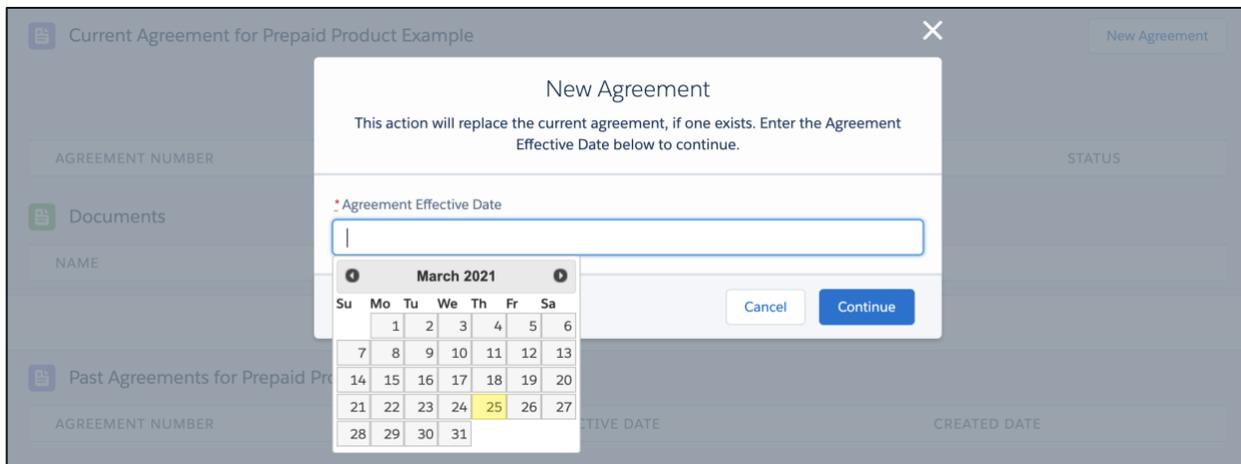
[New Agreement](#)

 There are no existing agreements for this product. Please create a new agreement.

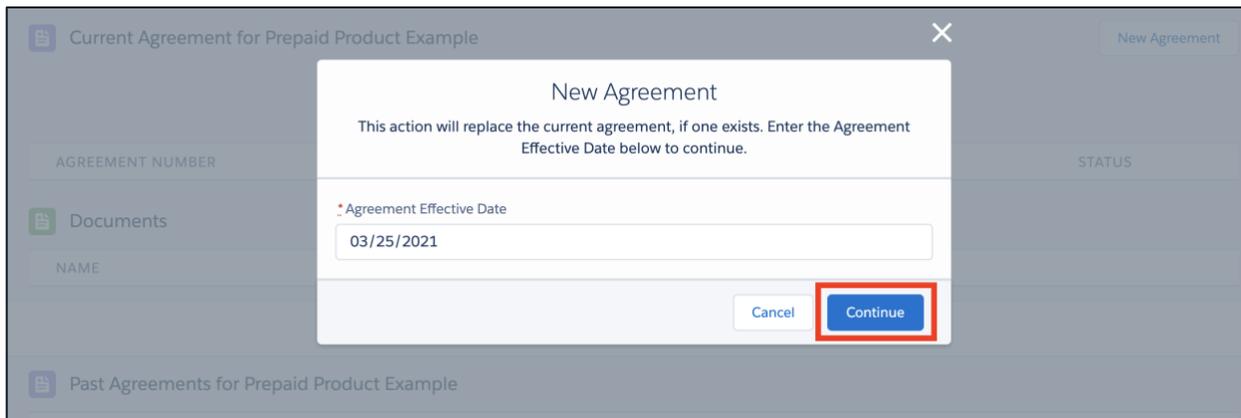
AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
------------------	--------------------------	--------------	--------

**Note: The Agreement with the most recent 'Agreement Effective Date' will be established as the 'Current Agreement' on file, while Agreements with an older 'Agreement Effective Date' will be established as 'Past Agreements.'*

2. Add the **'Agreement Effective Date'**. A dropdown calendar will appear when you select the input field. After entering a date, select **'Continue'** to proceed to the next page.



3. After entering an **'Agreement Effective Date'**, select **'Continue'** to begin uploading the required Agreement documentation.



4. Submissions must contain the **‘Prepaid Agreement’**, **‘Short Form’**, and **‘Long Form Information’** documentation. This may be submitted all in one file, or in two or three files.

Please select the appropriate Document Type(s) for each file uploaded by ticking the relevant checkboxes that align with your uploaded document(s).

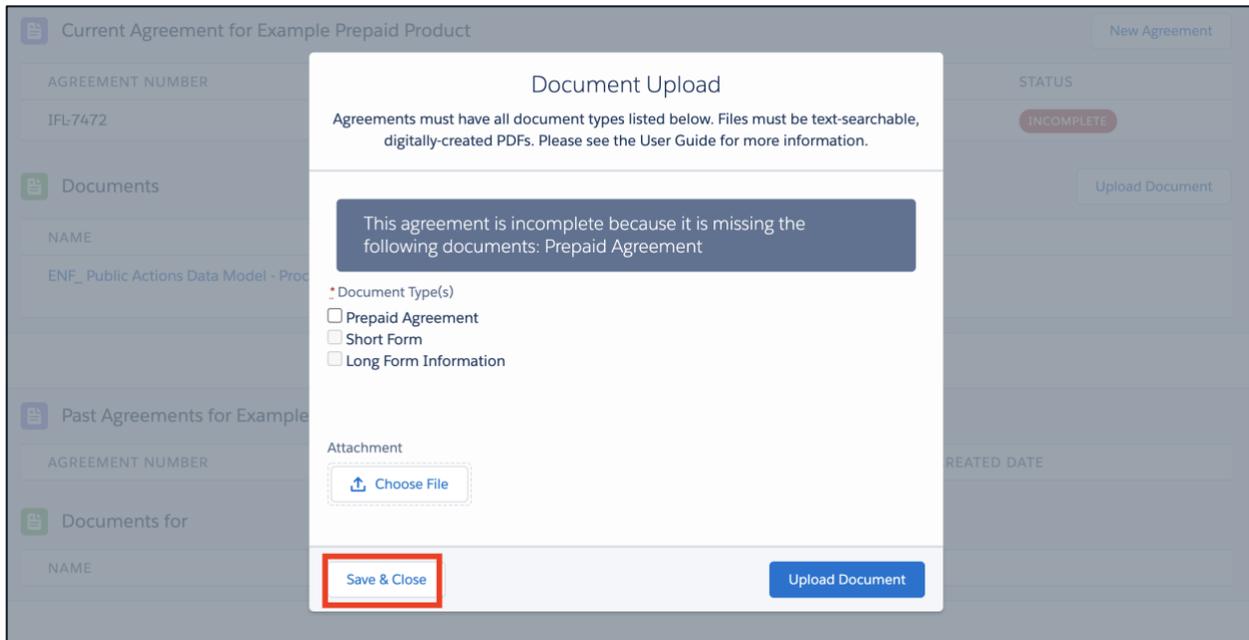
If you need to submit more than one file, upload the first file and follow the instructions on the same page to upload additional files.

Upon creating a new Agreement, and before any documentation is uploaded, the Agreement may be cancelled by selecting **‘Cancel Agreement Creation’**. Please note, once at least one Document Type is uploaded, you may no longer cancel the Agreement and must create a new Agreement to begin the process anew.

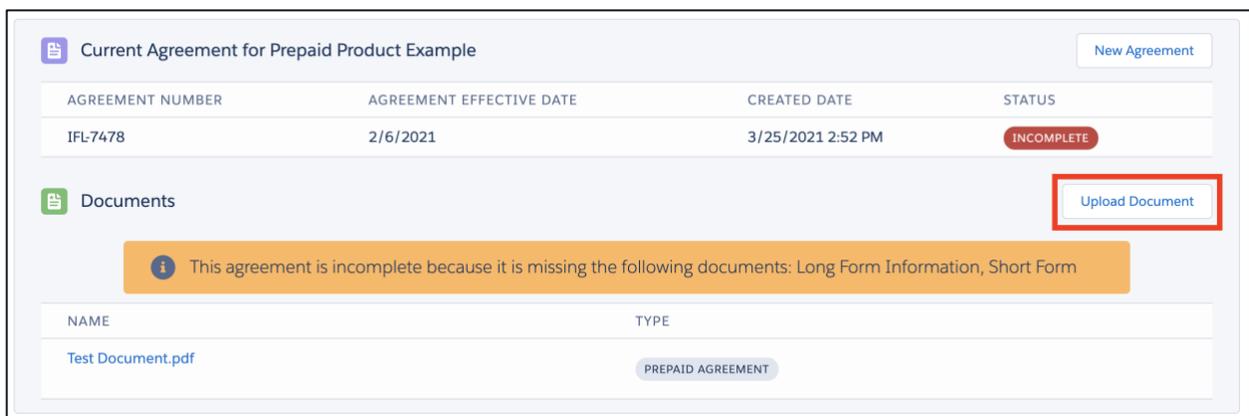
Files submitted through Collect must be in the Portable Document Format (PDF) file format, and must be text-searchable, digitally-created PDFs. PDF files should not be scanned documents, otherwise known as “image-only” PDFs. For questions about file formats, please contact Collect Support.

The screenshot displays a web application interface for document uploads. A central modal window titled "Document Upload" is active. At the top of the modal, it states: "Agreements must have all document types listed below. Files must be text-searchable, digitally-created PDFs. Please see the User Guide for more information." Below this, there is a section for "Document Type(s)" with three checkboxes: "Prepaid Agreement", "Short Form", and "Long Form Information", all of which are currently unchecked. Underneath, there is an "Attachment" section with a "Choose File" button. At the bottom of the modal, there are two buttons: a red "Cancel Agreement Creation" button and a blue "Upload Document" button. The background interface is dimmed and shows a sidebar on the left with sections for "Current Agreement for Prepaid Product Example" (with agreement number IFL-7477) and "Past Agreements for Prepaid". On the right, there is a "STATUS" section with an "INCOMPLETE" indicator and an "Upload Document" button.

5. Upon uploading a document that does not contain all three Document Types, you have the ability to save and exit the document upload screen. Simply select **'Save & Close'** to return back to your Prepaid Product.

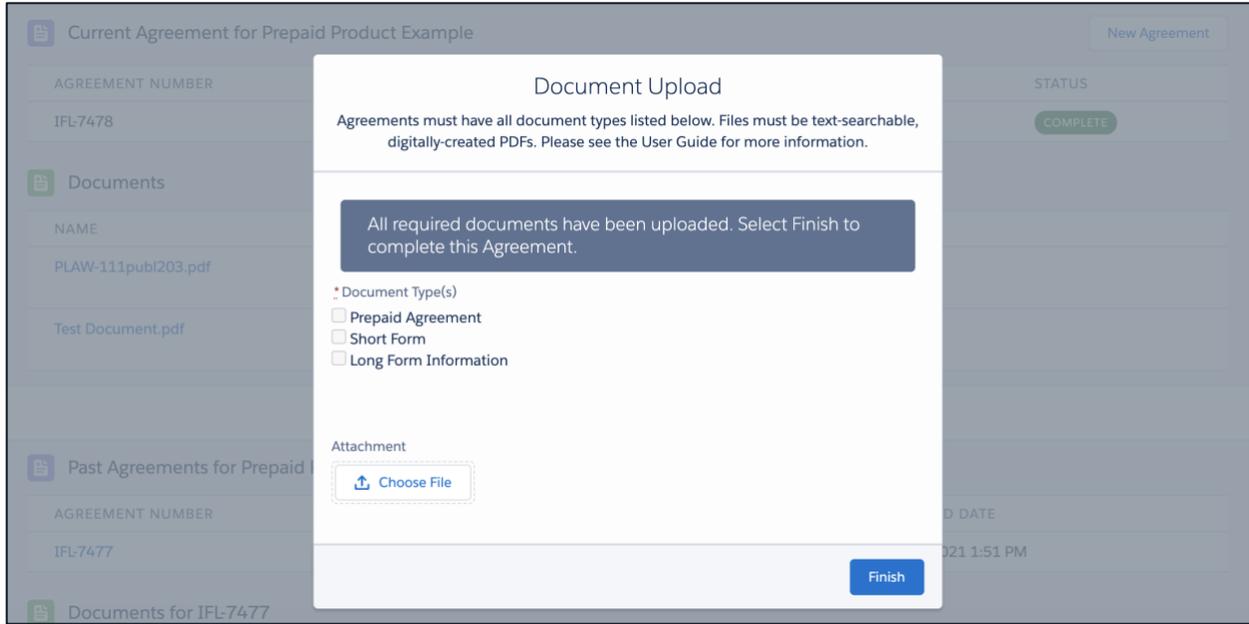


Upon returning to the Prepaid Product page, you will see your in-progress Agreement status indicated as **'Incomplete'**. In addition, you may reference the yellow banner above your Agreement status to see what documentation is still required for a successful submission.



To resume the document upload process, select **'Upload Document'** to be taken back to the document upload screen.

6. Once you have uploaded documentation for all three Document Types within the Document Upload screen, select ***Finish*** to return to the Prepaid Product page.



Once on the Prepaid Product page, your Agreement status will be indicated as ***Complete***. Note, you may no longer upload additional documentation to this completed Agreement.



5. Amend an agreement for a prepaid product

1. There are two ways to begin the process of amending an agreement for an existing prepaid product.

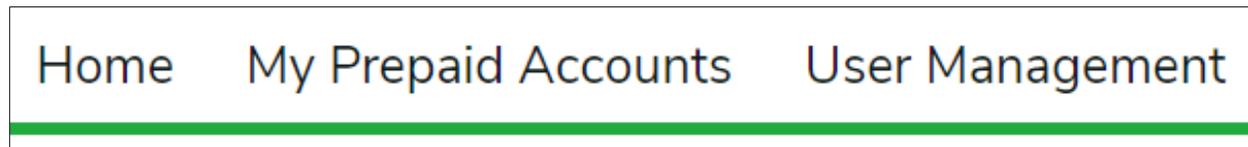
One, from the Collect homepage, select ***'Upload amended agreement documents for an existing prepaid product.'***



The screenshot shows the Collect homepage with navigation links: Home, My Products & Accounts, and My TCCP Surveys. Below the navigation is a section titled "Prepaid account agreement submission" which includes an icon of a document and a list of four actions:

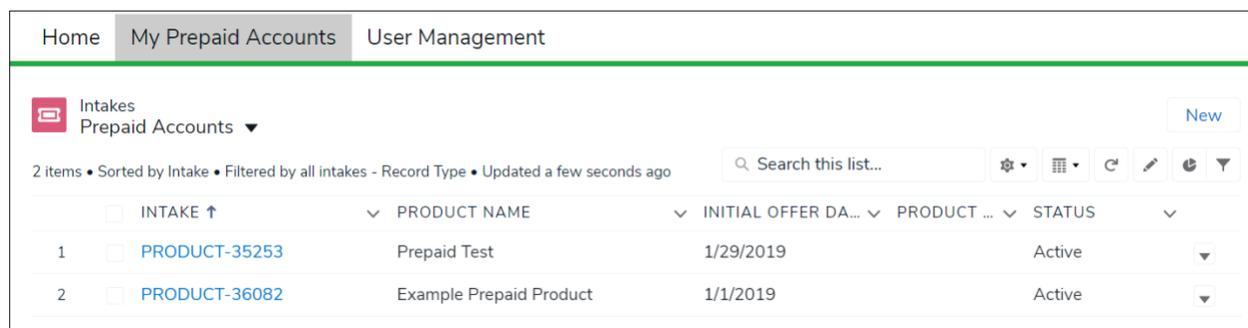
- [Upload agreement documents for a new prepaid product](#)
- [Upload amended agreement documents for an existing prepaid product](#)
- [Withdraw an existing prepaid product](#)
- [Update product information for an existing prepaid product](#)

Two, you can also select ***'My Prepaid Accounts'*** in the ribbon at the top of the screen.



The screenshot shows the Collect homepage navigation ribbon with three links: Home, My Prepaid Accounts, and User Management.

2. With either option, you will land on the 'My Prepaid Products' page. Next, select the product you would like to amend.



The screenshot shows the "My Prepaid Accounts" page. At the top, there are navigation links: Home, My Prepaid Accounts (selected), and User Management. Below the navigation is a header for "Intakes Prepaid Accounts" with a "New" button. The main content area shows a table with 2 items, sorted by Intake, filtered by all intakes - Record Type, and updated a few seconds ago. The table has columns for Intake, Product Name, Initial Offer Date, Product, and Status.

INTAKE ↑	PRODUCT NAME	INITIAL OFFER DA...	PRODUCT ...	STATUS
1	PRODUCT-35253	Prepaid Test	1/29/2019	Active
2	PRODUCT-36082	Example Prepaid Product	1/1/2019	Active

3. You will be on that product's 'Add/Amend/Withdraw Agreements' page. Select '**New Agreement**' to proceed. Note, creating a new Agreement will establish the Agreement as the Prepaid Product's 'Current Agreement'.

Add/Amend/Withdraw Agreements

Intake
PRODUCT-166986

[Withdraw Product](#) [Edit](#)

Product Name
Prepaid Product Example

Issuer Name
****CFPB Test****

Product Type
GPR (General Purpose Reloadable)

If Other, please specify

Are there Other Relevant Parties?
Yes

Other Relevant Parties
Other Relevant Party Example

Status
Active

Initial Offer Date of Program
3/25/2021

Product Withdrawal Date

Is there a Program Manager?
Yes

Program Manager
Program Manager Example

Current Agreement for Prepaid Product Example

New Agreement

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-7478	2/6/2021	3/25/2021 2:52 PM	COMPLETE

4. Add the '**Agreement Effective Date**'. A dropdown calendar will appear when you select the input field.

New Agreement

This action will replace the current agreement, if one exists. Enter the Agreement Effective Date below to continue.

Agreement Effective Date

03/29/2021

Cancel Continue

March 2021

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

5. After entering a date, select '**Continue**' to proceed to the Document Upload page.

6. Submissions must contain the **‘Prepaid Agreement’**, **‘Short Form’**, and **‘Long Form Information’** documentation. This may be submitted all in one file, or in two or three files.

Please select the appropriate Document Type(s) for each file uploaded by ticking the relevant checkboxes that align with your uploaded document(s).

If you need to submit more than one file, upload the first file and follow the instructions on the same page to upload additional files.

Upon creating a new Agreement, and before any documentation is uploaded, the Agreement may be cancelled by selecting the **‘Cancel Agreement Creation’**. Please note, once at least one Document Type is uploaded, you may no longer cancel the Agreement and must create a new Agreement to begin the process anew.

Files submitted through Collect must be in the Portable Document Format (PDF) file format, and must be text-searchable, digitally-created PDFs. PDF files should not be scanned documents, otherwise known as “image-only” PDFs. For questions about file formats, please contact Collect Support.

The screenshot displays a web application interface for managing agreements. A central modal window titled "Document Upload" is active. The modal contains the following elements:

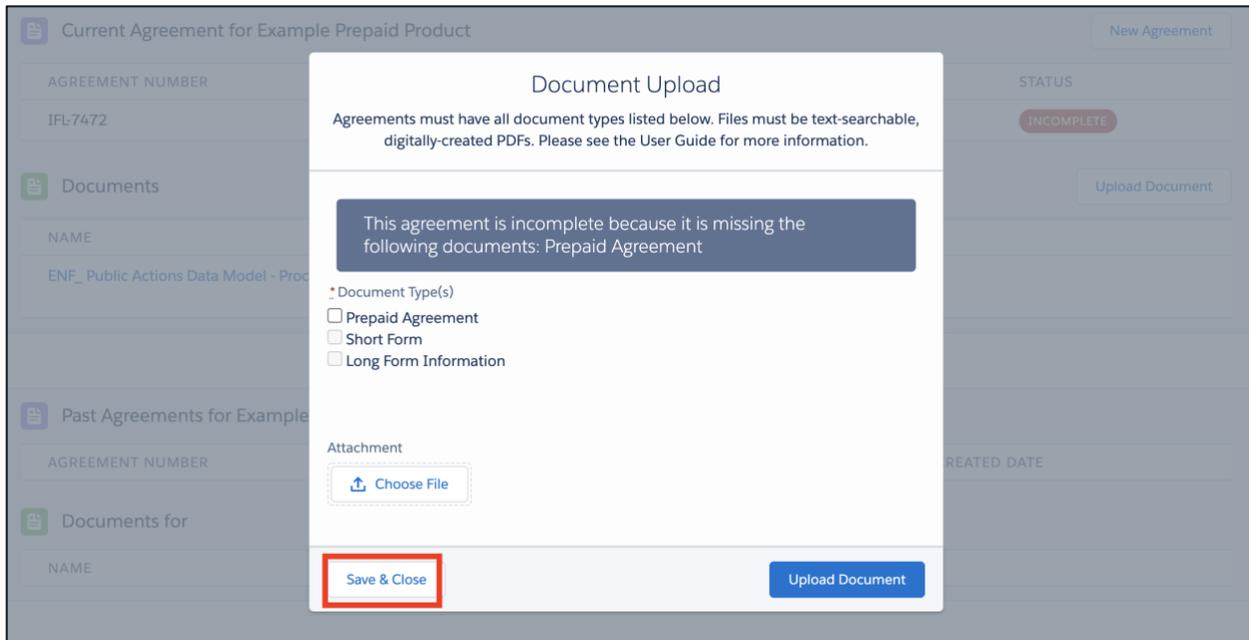
- Title:** Document Upload
- Instructions:** Agreements must have all document types listed below. Files must be text-searchable, digitally-created PDFs. Please see the User Guide for more information.
- Document Type(s) section:** Three checkboxes are listed: Prepaid Agreement, Short Form, and Long Form Information.
- Attachment section:** A button labeled "Choose File" with an upload icon.
- Footer:** Two buttons: "Cancel Agreement Creation" (red) and "Upload Document" (blue).

The background interface shows a sidebar with the following sections:

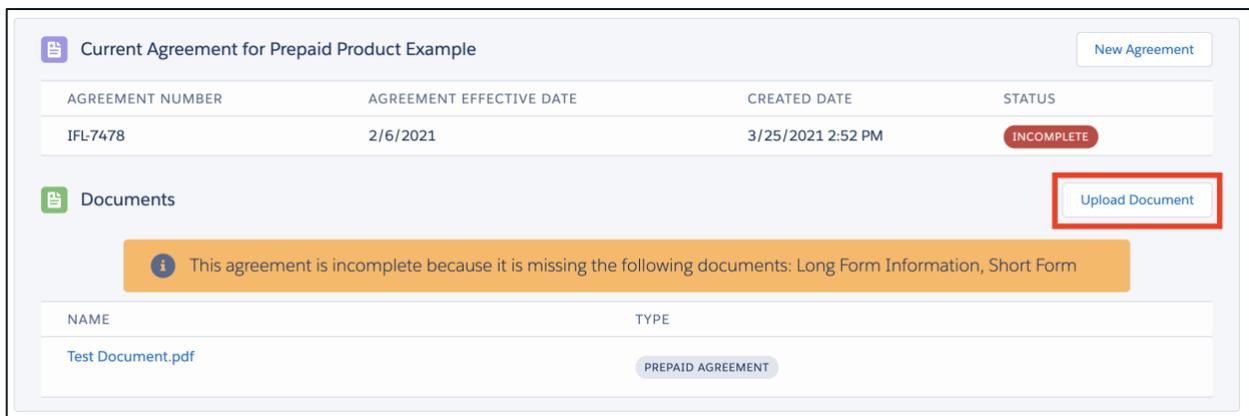
- Current Agreement for Prepaid Product Example:** Includes fields for "AGREEMENT NUMBER" (IFL7477) and "Documents" (NAME).
- Past Agreements for Prepaid:** Includes fields for "AGREEMENT NUMBER" and "CREATED DATE".
- Documents for:** Includes a "NAME" field.

On the right side of the interface, there is a "STATUS" section with a red "INCOMPLETE" indicator and an "Upload Document" button.

7. Upon uploading a document that does not contain all three Document Types, you have the ability to save and exit the document upload screen. Simply select **'Save & Close'** to return back to the your Prepaid Product.

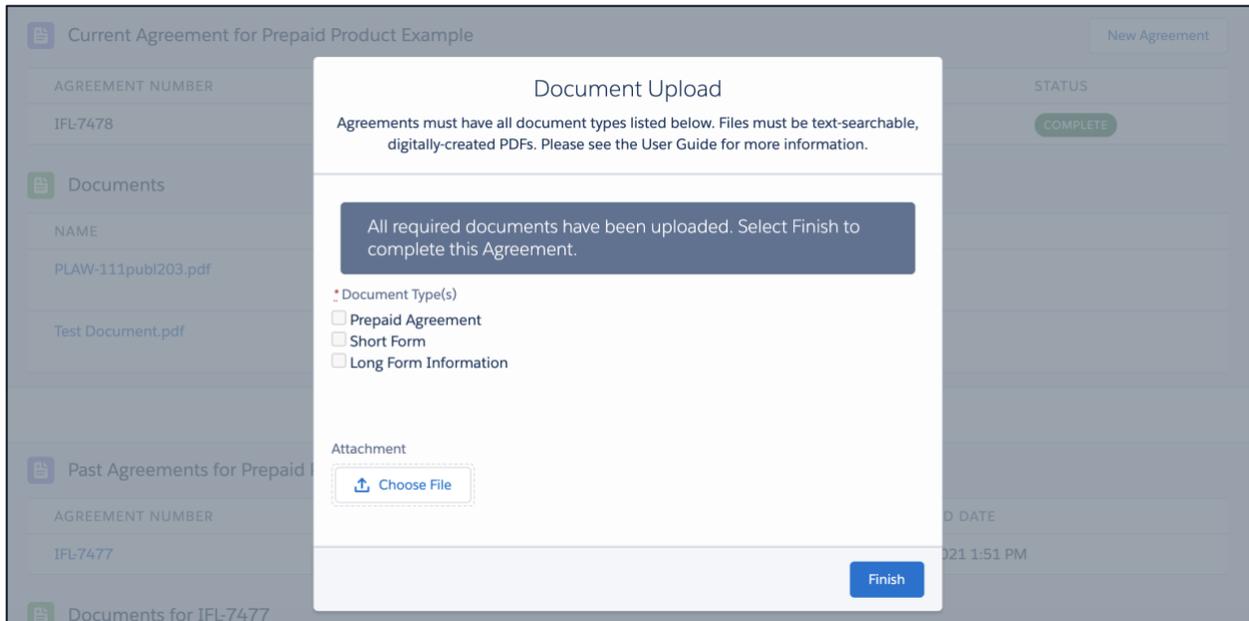


Upon being taken back to the Prepaid Product page, you will see your in-progress Agreement status indicated as **'Incomplete'**. In addition, you may reference the yellow banner above your Agreement status to see what documentation is still required for a successful submission.

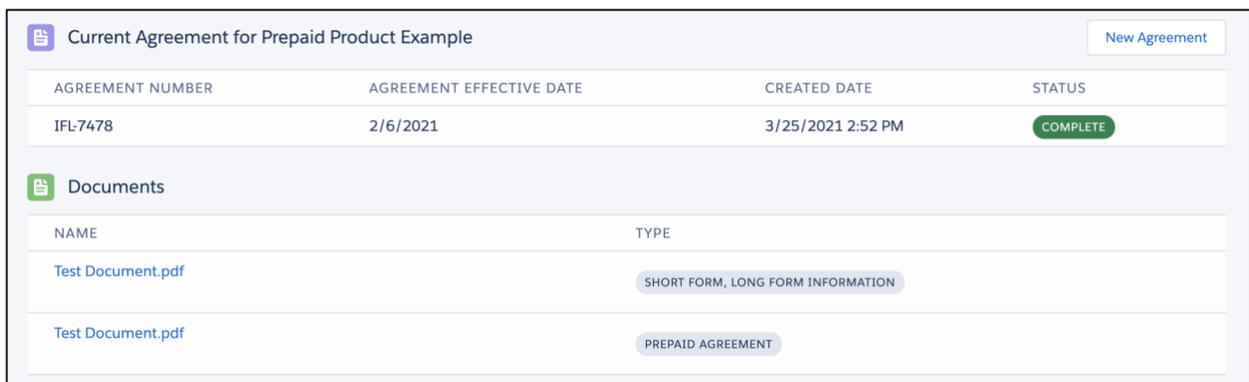


To resume the document upload process, select **'Upload Document'** to be taken back to the document upload screen.

8. Once you have uploaded documentation for all three Document Types within the File Upload screen, select ***Finish*** to return to the Prepaid Product page.



Once on the Prepaid Product page, your Agreement status will be indicated as ***Complete***. Note, you may no longer upload additional documentation to this completed Agreement.



6. Withdraw a prepaid product entry

1. There are two ways to begin the process of withdrawing an entry for a previously submitted prepaid product. An issuer may need to withdraw a prepaid product entry if the agreement is no longer offered, or choose to withdraw it if the product or issuer newly qualifies for one of the exceptions.

One, from the Collect homepage, select ***‘Withdraw an existing prepaid product.’***

Home My Products & Accounts My TCCP Surveys



Prepaid account agreement submission

- [Upload agreement documents for a new prepaid product](#)
- [Upload amended agreement documents for an existing prepaid product](#)
- [Withdraw an existing prepaid product](#)
- [Update product information for an existing prepaid product](#)

Two, you can also select ***‘My Prepaid Accounts’*** in the ribbon at the top of the screen.

Home My Prepaid Accounts User Management

2. With either option, you will land on the ‘My Prepaid Products’ page. Next, select the product that you plan to withdraw.

Home My Products & Accounts My TCCP Surveys

Intakes Prepaid Accounts New Printable View

2 items • Sorted by Intake • Filtered by All intakes - Record Type • Updated a few seconds ago

Search this list...

Intake ↑	Product Name	Initial Offer Date o...	Product W...	Status
1	PRODUCT-165519	Example Prepaid Product	1/1/2019	Active
2	PRODUCT-166986	Prepaid Product Example	3/25/2021	Active

3. You will be on that product’s ‘Add/Amend/Withdraw Agreements’ page. Select ‘**Withdraw Product**’ to proceed.

Add/Amend/Withdraw Agreements

Intake PRODUCT-165519 Withdraw Product Edit

Product Name ⓘ Example Prepaid Product	Status Active
Issuer Name ****CFPB Test****	Initial Offer Date of Program ⓘ 1/1/2019
Product Type GPR (General Purpose Reloadable)	Product Withdrawal Date ⓘ
If Other, please specify	Is there a Program Manager? ⓘ Yes
Are there Other Relevant Parties? Yes	Program Manager ⓘ Example Program Manager
Other Relevant Parties ⓘ Example Other Relevant Party	

4. Add the 'Product Withdrawal Date.' A dropdown calendar will appear when you select the input field. Select '**Save**' to proceed.

Withdraw Product

*Product Withdrawal Date ?

CancelSave

5. This product has been marked “withdrawn.” No new agreement documents can be uploaded for this product.

Current Agreement for Example Prepaid ProductNew Agreement

This product has been marked "withdrawn." No new agreement documents can be uploaded for this product.

AGREEMENT NUMBER	AGREEMENT EFFECTIVE DATE	CREATED DATE	STATUS
IFL-7472	3/17/2021	3/17/2021 12:22 PM	COMPLETE

7. Update a Prepaid Product

1. There are two ways to begin the process of updating an existing Prepaid Product.

One, from the Collect homepage, select ***'Update product information for an existing prepaid product.'***

Home My Products & Accounts My TCCP Surveys



Prepaid account agreement submission

- [Upload agreement documents for a new prepaid product](#)
- [Upload amended agreement documents for an existing prepaid product](#)
- [Withdraw an existing prepaid product](#)
- [Update product information for an existing prepaid product](#)

Two, you can also select ***'My Products & Accounts.'***

2. With either option, you will land on the ***'My Prepaid Products'*** page. Next, select the product that you plan to update.

Home My Products & Accounts

Intakes
Prepaid Accounts 

New Printable View

1 item • Sorted by Intake • Filtered by All intakes - Record Type • Updated a few seconds ago

Search this list...

<input type="checkbox"/>	Intake ↑	Product Name	Initial Offer Date ...	Product W...	Status	
1	<input type="checkbox"/>	PRODUCT-165519	Example Prepaid Product	1/1/2019	Active	

3. You will be on that product's page. Select **'Edit'** to proceed.

Add/Amend/Withdraw Agreements

Intake
PRODUCT-165519

[Withdraw Product](#) [Edit](#)

<p>Product Name ⓘ Example Prepaid Product ⓘ</p> <p>Issuer Name ****CFPB Test**** ⓘ</p> <p>Product Type GPR (General Purpose Reloadable) ⓘ</p> <p>If Other, please specify ⓘ</p> <p>Are there Other Relevant Parties? Yes ⓘ</p> <p>Other Relevant Parties ⓘ Example Other Relevant Party ⓘ</p>	<p>Status Withdrawn</p> <p>Initial Offer Date of Program ⓘ 1/1/2019 ⓘ</p> <p>Product Withdrawal Date ⓘ 3/28/2021 ⓘ</p> <p>Is there a Program Manager? ⓘ Yes ⓘ</p> <p>Program Manager ⓘ Example Program Manager ⓘ</p>
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4. Update any of the fields where applicable. Once done, select **‘Save.’**

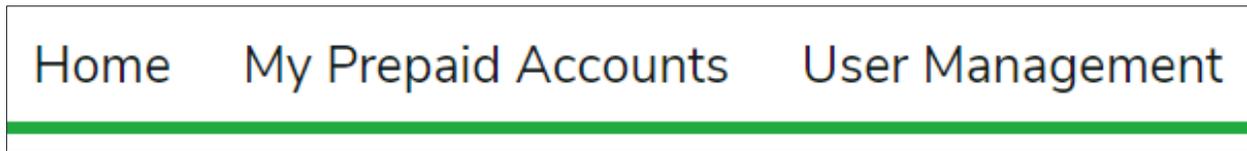
Edit Intake

<p>* Product Name ⓘ</p> <input type="text" value="Example Prepaid Product"/>	<p>Status Withdrawn</p>
<p>* Issuer Name</p> <input type="text" value="****CFPB Test****"/>	<p>* Initial Offer Date of Program ⓘ</p> <input type="text" value="1/1/2019"/>
<p>Product Type</p> <input type="text" value="GPR (General Purpose Reloadable)"/>	<p>Product Withdrawal Date ⓘ</p> <input type="text" value="3/28/2021"/>
<p>If Other, please specify</p> <input type="text"/>	<p>* Is there a Program Manager? ⓘ</p> <input type="text" value="Yes"/>
<p>* Are there Other Relevant Parties?</p> <input type="text" value="Yes"/>	<p>Program Manager ⓘ</p> <input type="text" value="Example Program Manager"/>
<p>Other Relevant Parties ⓘ</p> <input type="text" value="Example Other Relevant Party"/>	

8. User management

1. The prepaid account issuer has the legal requirement to comply with the agreement submission requirements; however, an issuer generally may use a third-party service provider (such as a program manager) to satisfy those obligations, subject to regulatory guidance regarding use of third-party service providers and other applicable regulatory guidance.

To create users, or review which users are active or inactive, select ***'User Management'*** from the Collect homepage.



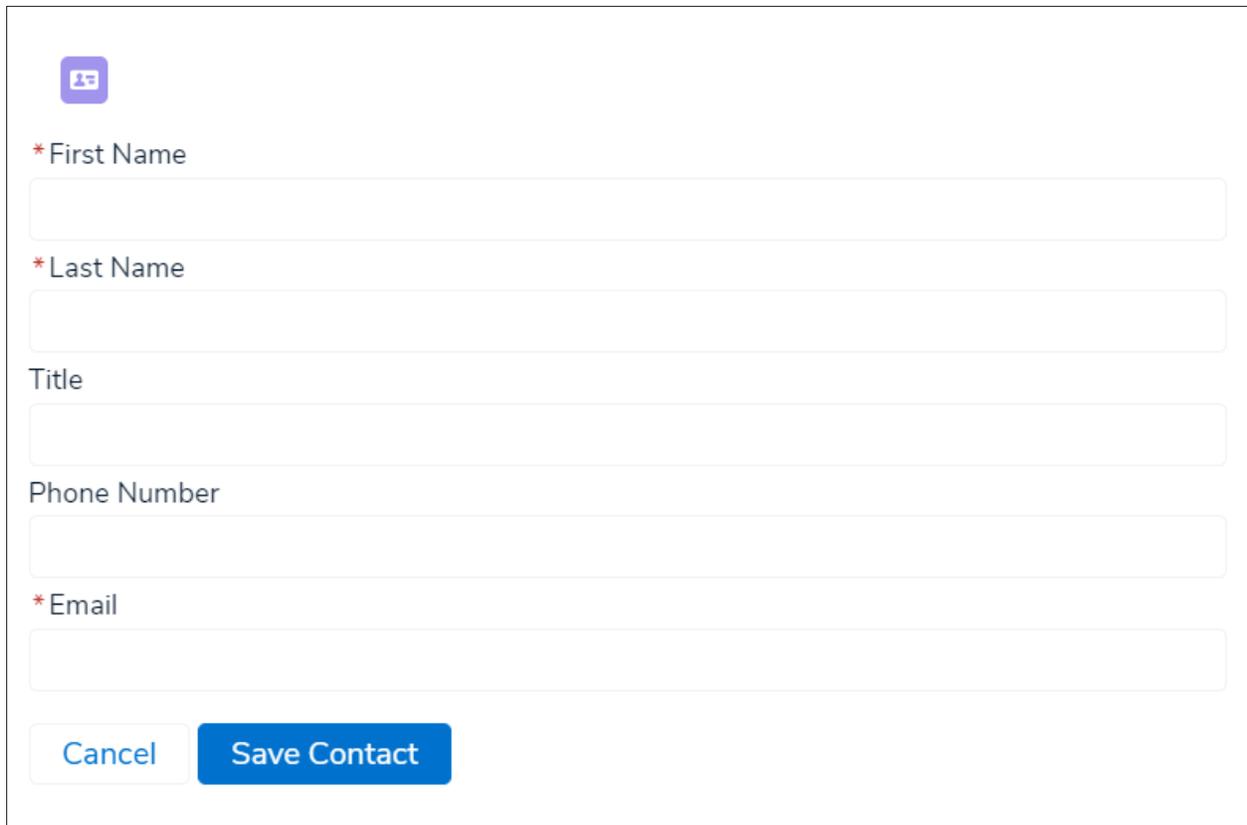
2. The 'User Management' tab displays all the users for your institution. The POC is able to make a user active or inactive by toggling the 'Active/Inactive' switch. The POC can also create a new user by selecting ***'Create New User.'***



The screenshot shows a table titled 'Available Users' with a 'Create New User' button in the top right corner. The table has four columns: NAME, TITLE, EMAIL, and ACTIVE / INACTIVE. Two test users are listed, both with their 'Active' status toggled on.

NAME	TITLE	EMAIL	ACTIVE / INACTIVE
Test User 1		testuser1@cfpb.test	Active? <input checked="" type="checkbox"/> Active
Test User 2		testuser2@cfpb.test	Active? <input checked="" type="checkbox"/> Active

3. In order to create a new user, you will be prompted to provide their first name, last name, title, phone number, and email address. Afterwards, select **'Save Contact.'** A new user has been created.



The form is enclosed in a thin black border. At the top left is a purple square icon with a white person silhouette. Below it are five text input fields, each with a label to its left. The first three labels have a red asterisk. At the bottom are two buttons: a white 'Cancel' button and a blue 'Save Contact' button.



* First Name

* Last Name

Title

Phone Number

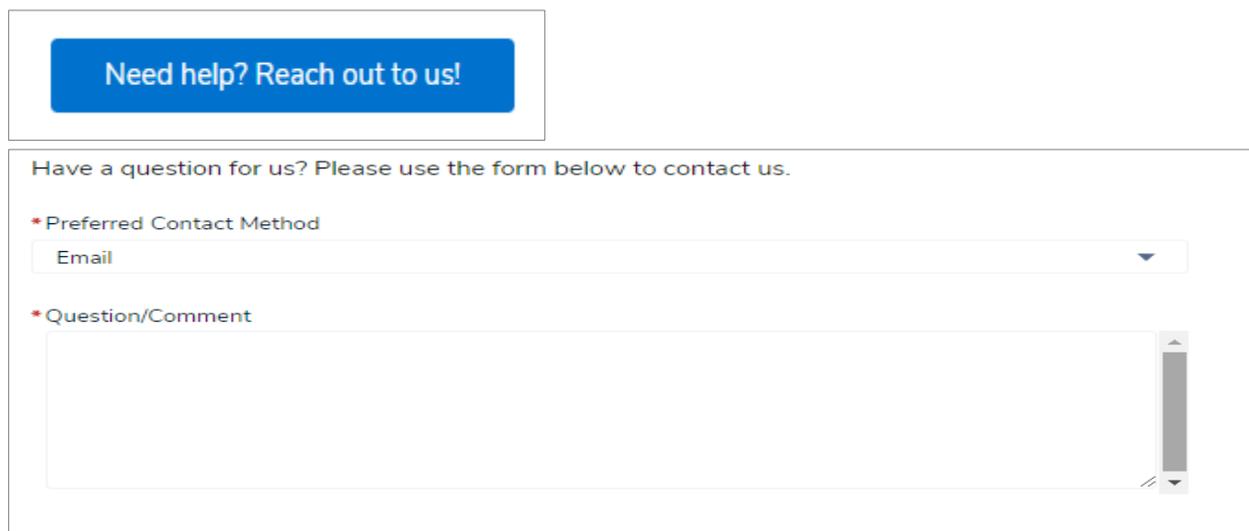
* Email

9. Contact Collect Support

Does your submission contain an error? Need additional help submitting prepaid product agreements? We're here to help. There are two easy ways to reach out to the Collect Support Team (see below). In addition, the Bureau has developed additional resources to help issuers submit their prepaid product agreements. These resources can be found at <https://www.consumerfinance.gov/data-research/prepaid-accounts/issuer-instructions/>.

9.1 Collect Support button

At the bottom of each Collect page, select the **'Need Help? Reach out to us!'** button to send a message to the support team.



The image shows a blue button with the text "Need help? Reach out to us!". Below the button is a contact form with the heading "Have a question for us? Please use the form below to contact us." The form contains two fields: "Preferred Contact Method" with a dropdown menu currently set to "Email", and "Question/Comment" with a large text area and a vertical scrollbar on the right side.

9.2 Email the Collect Support team directly

Email the support team directly at Collect_Support@cfpb.gov. Include your question and any additional details and a team member will reach back out to you.